

Juanita Strassfield

150 Southfield Ave
Apt. 1218
Stamford, CT 06902

October 27, 2015

The Honorable Robert D. Drain
United State Bankruptcy Court
Southern Westchester Division
300 Quarropas Street
White Plains, NY 10601-4140

Re: Case 11-24269 (RDD)

Dear Judge Drain,

For the court's records enclosed with this letter is yet another demand from Wells Fargo that I purchase hazard insurance on a property I no longer own. Also enclosed is a copy of my response to Wells Fargo.

Should Wells Fargo's response be less than satisfactory; I would ask that this issue be addressed in your courtroom.

Respectfully,



Juanita Strassfield

Encl.

FILED
U.S. BANKRUPTCY COURT
2015 NOV -2 P 1:15
S.D. OF N.Y.

Juanita Strassfield
150 Southfield Ave
Apt 1218
Stamford, CT 06902

October 25, 2015

Former account: 0158271791

Wells Fargo Bank, NA #708
POB 5708
Springfield, OH 45501-5708

To whom it may concern:

I have received a letter regarding hazard insurance for the property at 11 Shipley Drive, Cortlandt Manor, NY 10567. As of April 2014 I am no longer the owner of this property.

I demand an explanation for the continued notices for hazard insurance.

Yours truly,


Juanita Strassfield

Enclosure

Cc: Honorable Judge Robert Drain

WELLS
FARGO

JUANITA STRASSFIELD
150 SOUTHFIELD AVE APT 1218
STAMFORD, CT 06902-7759

Notice Date: October 8, 2015
Account Number: [REDACTED] 1791

Action required - important reminder regarding your hazard insurance

Insurance effective date:
04/10/2015

Property address:
11 SHIPLEY DRIVE
CORTLANDT MANOR, NY 10567

You currently have a hazard insurance policy/certificate that Wells Fargo Bank, N.A. obtained on your behalf that provides coverage on your structure/improvements. In the account documents you signed, you agreed to keep insurance on your structure/improvements at all times, in the form and the amounts we require. Failure to do so is a breach of those requirements. **We require that you maintain insurance that is at least equal to 100% of the estimated replacement cost to rebuild your home and other improvements on your property (as determined by your hazard insurance provider).** We have purchased this policy/certificate on your behalf because we did not receive proof of acceptable insurance from you.

Your rights

You have the right to independently purchase hazard insurance from the insurance provider of your choice and we urge you to do so. In nearly all instances, the hazard insurance coverage we obtained may be significantly more expensive than a policy you could obtain from an insurance provider of your choice. The policy/certificate we obtained only provides coverage for direct physical damage to your structure/improvements and will not cover any personal property or liability. Wells Fargo Bank, N.A. may be the named insured. The amount of coverage we obtained may not be adequate to protect your interest. Please contact your insurance provider and purchase coverage.

If you have been refused coverage, ask your insurance provider or your state's insurance department whether your state has a Fair Access to Insurance Requirements (FAIR) plan, so that you can try to get the coverage you need.

We can help

If you have not purchased your own insurance because you currently cannot afford to pay the annual premium, please call us as soon as possible and request that we pay the premium due to the insurance provider you select. If you choose this option, we will manage the escrow account in accordance with the account documents, state and federal law, you would repay us for the advance in your future monthly payments. We will need the contact information for your insurance provider as well as the amount of the premium currently due. We cannot pay the insurance premium for hazard coverage you obtain without your cooperation.



If you have obtained your own insurance, you must:

- Request proof of coverage and send it to us at the address shown below, or
- Fax it to 1-937-525-4108, or
- Provide this information to us by visiting our website, www.mycoverageinfo.com, referencing PIN WF708.

Please be sure your policy includes your account number and a Mortgagee Clause or Lenders Loss Payable Endorsement made out to:

WELLS FARGO BANK, N.A. #708
ITS SUCCESSORS AND/OR ASSIGNS
PO BOX 5708
SPRINGFIELD, OH 45501-5708

Account number [REDACTED] 1791

Upon receipt of your policy, the insurance we purchased on your behalf will be cancelled. Any unused premium will be refunded to your escrow account.

We strongly recommend that you obtain your own insurance coverage.

If you have any questions or believe that there is an error in our records, please call us at 1-800-862-4098, Monday through Friday from 7:00 a.m. to 7:00 p.m., Central Time and one of our customer service professionals will be happy to help you. Thank you for your assistance.

Please be advised that the lender-placed carrier providing the coverage above may be staffing our insurance customer service telephone lines.

Wells Fargo Bank, N.A. is required by the Fair Debt Collection Practices Act to inform you that, as your account servicer, we are attempting to collect a debt, and any information obtained will be used for that purpose. However, if you have received a discharge from bankruptcy, and the account was not reaffirmed in the bankruptcy case, Wells Fargo Bank, N.A. will only exercise its rights against the property and is not attempting any act to collect the discharged debt from you personally.

With respect to those accounts located in the State of California, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

WELLS FARGO BANK, N.A. #708

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INSURANCE CENTER

P O BOX 5708

SPRINGFIELD, OH 45501-5708

003169



JUANITA STRASSFIELD

150 SOUTHFIELD AVE APT 1218

STAMFORD, CT 06902-7759

2015-11-03

Re: 

